

**BEFORE THE DEPARTMENT OF ADMINISTRATION
OF THE STATE OF MONTANA
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS**

In the Matter of the Unlicensed) Cease and Desist Order
Lending Activities of North Point)
Lending Services)

Pursuant to Section 32-5-201, Montana Code Annotated, and under the authority of the Commissioner of the Division of Banking and Financial Institutions;

IT IS HEREBY ORDERED THAT:

North Point Lending Services ("Respondent") shall immediately cease and desist from all consumer lending activity in the State of Montana including consumer loans, payday loans, deferred deposit loans, and title loans. This Order applies to any lending activities conducted out of any physical office or via the internet. This Cease and Desist Order ("Order") applies to all such loans made under the business structure of North Point Lending Services.

This Order is issued based upon information and a reasonable cause to believe that North Point Lending Services has conducted consumer lending in the State of Montana without the requisite license.

The Division's records indicate that at no time has North Point Lending Services possessed a Montana consumer loan license, or any other lending license. Unlicensed consumer lending is a violation of the

Montana Deferred Deposit Loan Act under Section 32-5-201, MCA. Section 32-5-406, MCA, makes such a violation a criminal offense punishable by a fine of up to five hundred dollars (\$500.00) or imprisonment not to exceed six (6) months.

The Division will seek an injunction in District Court should there be any violation of the terms of this Order.

OPPORTUNITY FOR HEARING

If you disagree with the Division's decision you must request a hearing under the Montana Administrative Procedures Act. Such request must be made **in writing** and received by the Division of Banking and Financial Institutions within **10 days** of receipt of this Cease and Desist Order.

Dated this 17th day of April, 2007.



Mark Prichard, Legal Counsel
Division of Banking and Financial Institutions

CERTIFICATE OF SERVICE

I hereby certify that on the 17th day of April, 2007, a true and correct copy of the foregoing document was duly served on the following by depositing the same in the U.S. mail, postage prepaid, certified mail, address as follows:

North Point Lending Services
125 Bank Street
Missoula, MT 59802



Christopher Romano
Division of Banking and Financial Institutions